

James Burr Road, Brewster, one year after Habitat build was complete

BREWSTER COMMUNITY PRESERVATION COMMITEEE Tubman Road Community Housing

Habitat for Humanity of Cape Cod, Inc. July 1, 2016



Habitat for Humanity of Cape Cod

411 Main Street Ste 6 • Yarmouthport, Massachusetts 02675 www.habitatcapecod.org • 508-362-3559 p • 508-362-3569 f

Paul Ruchinskas, Chair Brewster Community Preservation Committee 2198 Main Street Brewster, MA 02631-1898

July 1, 2016

RE: Tubman Road Community Housing

Dear Community Preservation Committee:

Thank you for the opportunity to submit a grant application to fund community housing in Brewster. Habitat for Humanity of Cape Cod, Inc. (a 501(c)3 organization) has significant experience permitting, building and selling affordable housing. We have built and sold 99 affordable Cape Cod homes to date, and look forward to building more. Habitat works in partnership with families in need to build homes, hope, lives and community.

Submission Date: July 1, 2016

Project Title: Tubman Road Community Housing

Project Map/Parcel: 65-74-0

Estimate Start Date: Infrastructure Underway, Wall-Raising (Volunteer Construction) Spring 2017

Estimated Completion Date: First Phase Family Move-In Fall 2018 (6 homes)

Purpose: Community Housing

Applicant Entity: Non Profit

Applicant Name: Habitat for Humanity of Cape Cod, Inc.
Applicant Address: 411 Route 6A, Yarmouthport, MA 02675

Federal Tax ID: 22-2900430

Primary Contact: Leedara Zola, Land Acquisition & Permitting; 508-280-6144

E-mail: lzola@habitatcapecod.org
Website: www.habitatcapecod.org

Funding Requested: \$350,000 for infrastructure and construction

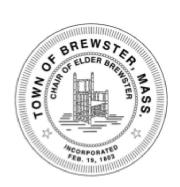
Included in the following pages please find a Project Description, Timeline, Developer Experience, Project Pro Formas, Site and Building Information, as well as other documents requested by the Brewster Community Preservation Committee.

We would be pleased to meet with you and other project stakeholders at your convenience, and we welcome the opportunity to answer any questions that may arise as you review our proposal.

Sincerely,

Leedara Zola

Leedara Zola, Land Acquisition and Permitting lzola@habitatcapecod.org 508-280-6144



Town of Brewster Community Preservation Committee

2198 Main Street Brewster, Massachusetts 02631-1898 (508) 896-3701 x 133 Fax (508) 896-8089



APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING

Date Application Submitted:	July 1, 2016
Name of Project Applicant:	Habitat for Humanity of Cape Cod
Name of Co-Applicant(s), if applicable:	
Name of Contact Person:	Leedara Zola, Land Acquisition and Permitting
Contact Person's Mailing Address:	411 Main Street, Route 6a, Ste 6, Yarmouthport, MA 02675
Contact Person's Daytime Phone Number:	508-280-6144
Contact Person's email Address:	Izola@habitatcapecod.org
Proposed Project Name:	Tubman Road Community Housing
Project Address (or assessor's parcel ID):	65-74-0
Project Synopsis:	
Habitat for Humanity seeks infrastructure/construc	ction funds to help us build our neighborhood on Tubman Road.
Category: □ Open Space □ Historic Pre	servation □ Recreation M Community Housing
CDA C	Total Cost of Proposed Project \$ \$5,292,780
CPA funding requested \$	Total Cost of Proposed Project \$ \(\frac{\\$5,292,780}{\} \)

Contents of Proposal

Project Description	Exhibit A
CPA Goals, Community Benefits and Community Support	Exhibit B
Timeline	Exhibit C
Credentials/Developer Experience	Exhibit D
Project Budget/Pro Formas	Exhibit E
Habitat Affordable Pricing Model - Draft	Exhibit F
Maintenance	Exhibit G
Site and Building Information	Exhibit H

Project Narrative

Habitat for Humanity of Cape Cod proposes to use our tried-and-true "sweat-equity" model to build fourteen affordable homes on the 13.92 acre parcel located off Tubman Road (a portion of the 620 Tubman Road property, the location of the old Bassett Wild Animal Farm). The homes will be affordable in perpetuity; affordability will be protected by a Department of Housing and Community Development (DHCD) Local Initiative Program (LIP) Deed Rider and the homes will count on Brewster's DHCD Subsidized Housing Inventory (SHI). The home will be affordable to very-low income households; households earning between 45% and 65% of Area Median Income. Home sale price will range from approximately \$130,000 to \$160,000.

Habitat will use our traditional "sweat equity" model to build the affordable homes. With this model our selected purchaser-families partner with Habitat and devote 250 to 500 hours building their homes alongside community volunteers. This promotes homeowners who are well educated on building and maintenance, and fosters pride in homeownership and a true sense of community. Habitat works closely with our buyers, through our rigorous application process, and also through the construction period. We provide significant homebuyer education including preparation for closing, budget counseling, and workshops in caring for a home and landscaping. Sweat equity and pre-purchase workshops have proven to be key elements in promoting successful homeownership.

Habitat also partners with our communities, seeking donations of materials, professional services, and labor. We strive to make our homes welcome in a neighborhood and to be good neighbors. Habitat works to create a collaborative spirit where a whole community can be actively involved in helping to address the affordable housing crisis.

Habitat will work with our Brewster buyers and help them secure the very advantageous USDA Rural Development "502" mortgage (with subsidies that can result in an interest rate as low as 1%). If a qualified and selected buyer cannot access a USDA mortgage, Habitat would offer them a zero percent mortgage directly from Habitat. This means that, along with very affordable prices, our buyers pay extra affordable mortgages. The monthly PITI payment (principal, interest, taxes and insurance) for a 3-bedroom home would be around \$700. Another added plus to the Habitat model is that as we can offer our own buyer-financing, we can guarantee that at time of lottery selection our families will be able to obtain a mortgage. See Exhibit F for pricing details.

A new and exciting and development is the possibility of the installation of solar panels for energy generation. Habitat is has recently installed solar panels on three project sites, with a fourth pending. Renewable energy systems, coupled with the highly efficient air-source

heat-pumps we use for home heat, create very efficient homes that are not only inexpensive to heat, but also provide great indoor air quality. We hope to create a sustainable funding stream for solar installations for future builds. Whether we can include solar panels for the Brewster homes will depend on funding availability at time of construction, but we are quite hopeful. We are very much focused on creating greener and healthier homes on all sites where this approach is feasible, and have positioned the Brewster homes so they have southern roof planes and are solar-ready.

Included with this application please find site plans and architectural plans (see Exhibit H). The project includes a loop road that enters off of Tubman, crosses the Eversource easement, and makes a circle at the back of the parcel. House lots range from 13,000 to 17,000 square feet, and there is a significant open space lot surrounding the house lots. There will be fourteen homes in total, one 4-bedroom home, nine 3-bedroom homes and four 2-bedroom homes. This mix is based on Habitat experience with previous lotteries and housing-size need. Habitat is proposing our construction in two phases. Phase One will be the six homes closer to Tubman Road and Phase Two will be the eight homes around the circle. This creates a good schedule for our volunteers and our fundraising, allows the neighborhood to start maturing sooner, and creates a second opportunity if a buyer family is not selected in the first lottery. We will, however, build the full road, including utilities and drainage, as part of first phase.

This project has substantial and positive history with the Town of Brewster. Habitat for Humanity was awarded a \$600,000 land acquisition grant envisioning at least six homes (Community Preservation funds), and an additional \$300,000 in land acquisition funds (again from Community Preservation) once the site was identified. Through the grant process, Community Preservation, Board of Selectmen and Town Meeting voters were engaged and in support of the project. The project has been before Town Meeting voters twice. In September of 2014 Habitat for Humanity took title to the property. Habitat then worked on housing program parameters, site planning, architectural and permitting. The Brewster Zoning Board of appeals voted unanimously in favor of granting the project's Comprehensive Permit in February of 2016 (see also Exhibit H). Of note, the public hearing process through the ZBA was likely one of the more friendly in Habitat for Humanity of Cape Cod history. There was no project opposition.

With quality, desirable single family homes priced affordably, Habitat for Humanity creates homeownership opportunities for families at income levels not served by other affordability programs. We are an experienced developer, having created 99 affordable Cape Cod homes since our founding as an affiliate of Habitat for Humanity International in 1988.

Habitat for Humanity of Cape Cod works in partnership with families in need to build homes, hope, lives and community.

CPA Goals/Criteria, Community Benefits and Community Support

CPA Goals/Criteria: Habitat's Tubman Development meets the goals and criteria of Community Preservation as it creates permanently deed restricted affordable housing.

- Contribute to the preservation of Brewster's unique character. Habitat will create housing for low income households, which helps to preserve the vibrancy and diversity of the community.
- **Boost the vitality of the Town.** Habitat will create housing for low income households which helps keep families living in Brewster, and adds to the town's local workforce.
- **Enhance the quality of life for Brewster residents.** Habitat will create the opportunity for low income households to have the stability and security of affordable homeownership.
- Serve a currently under-served town population. Habitat will create deed restricted affordable housing. Brewster currently has 5.1% of its housing stock listed on the Department of Housing and Community Development (DHCD) Subsidized Housing Inventory (SHI). The State goal is 10%. Low income families are an under-served population. Home ownership opportunities for the very-low income are virtually non-existent.
- **Demonstrate practicality and feasibility.** Habitat is a well respected and experienced developer. We have a long track record of success, and are permitted and ready to go with our Tubman Development.
- Demonstrate a positive cost/benefit relationship. Habitat relies heavily on volunteer labor, using both our homebuyers "sweat equity" contributions and our community volunteers. We also rely on donations of materials and Habitat friendly pricing. This helps us keep our construction costs low.
- Leverage additional public and/or private funds. Habitat will embark on expansive private fundraising, and also hopes to be successful with a two separate Federal Home Loan Bank Boston (FHLBB) Affordable Housing Program (AHP) grant applications.
- Receive Endorsement by other Town committees and the Brewster public at large. The Tubman Development has been before Town Meeting voters twice via CPC funding articles, has been to the Board of Selectmen numerous times, has been before the Brewster Housing Partnership, and went through a public hearing process as part of our Zoning Board of Appeals Comprehensive Permit application.

Category Specific Criteria: See the following page for the Town of Brewster Community Preservation Committee Criteria check-sheet.

The **Community Benefits** of this project are as described throughout this application. This project will create a neighborhood of fourteen new, high quality, deed restricted homes.

Community Support is listed in the last bullet point under CPA Goals/Criteria (above), and is also evidenced by the support letter Habitat received from the Board of Selectmen as part of Habitat's Local Initiative Program application to the state (see the following pages).

Town of Brewster Community Preservation Committee CATEGORY SPECIFIC CRITERIA

(Identify which of the following criteria apply to your project.)

Open	Space	Proposal	S
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	0 00 00000	Permanently protect important wildlife habitat, including areas of significance for biodiversity, diversity of geological features and types of vegetation, contain a habitat type that is in danger of vanishing from Brewster or preserve habitat for threatened or endangered species of plants or animals. Provide opportunities for passive recreation and environmental education. Enhance or protect wildlife corridors, promote connectivity of habitat and prevent fragmentation of habitats. Provide connections with existing trails or potential trail linkages. Preserve scenic views or border a scenic road. Protect drinking water quantity and quality. Provide flood control/storage. Preserve important surface water bodies, including wetlands, vernal pools or riparian zones. Preserve priority parcels in the Town's Open Space Plan/maximize the amount of open land owned by
Hi	stori	the Town of Brewster. ical Preservation Proposals
111	×	MANDATORY : Must be on the State Register of Historic Places <u>or</u> have a letter from the Brewster Historic Commission indicating that the resource has been determined to be significant in the history, archaeology, architecture, or culture of Brewster.
	X	MANDATORY: Project must meet Secretary of the Interior Standards for rehabilitation and/or restoration of Historic Preservation Properties.
		Protect, preserve, enhance, restore and/or rehabilitate historic, cultural, architectural or archaeological resources of significance, especially those that are threatened;
		Protect, preserve, enhance, restore and/or rehabilitate town-owned properties, features or resources of historical significance;
		Protect, preserve, enhance, restore and/or rehabilitate the historical function of a property or site; Demonstrate a public benefit and/or public access, or
		Otherwise provide permanent protection for maintaining the historic resource. Project site should not be privately owned unless there is demonstrable public access and benefit.
Co	mm	unity Housing Proposals
J		Contribute to the goal of achieving 10 percent affordable housing;
		Promote a socioeconomic environment that encourages diversity; Provide housing that is harmonious in design and scale with the surrounding neighborhood;
	Ē	Ensure long-term affordability;
		Promote use of existing buildings or construction on previously-developed or Town-owned sites;
		Convert market rate to public subsidized units; Provide an appropriate mix of rental and ownership housing;
		Give priority to local residents, town employees, employees of local businesses as allowed by law.
Re		tion Proposals
		Support multiple active and passive recreation uses;
		Serve a significant number of residents and visitors; Expand the range of recreational opportunities available to all ages of Brewster residents and visitors;
		Benefit other Brewster committees providing recreational resources to residents;
		Promote the use of alternative corridors that provide safe and healthy non-motorized transportation



Board of Selectmen Town Administrator

2198 Main Street Brewster, Massachusetts 02631-1898 (508) 896-3701 FAX (508) 896-8089



Vicki Goldsmith, Executive Director Habitat for Humanity 411 Main Street, Suite G Yarmouth Port, MA 02675

June 24, 2015

Dear Ms Goldsmith;

Please accept this letter as confirmation of the Brewster Board of Selectmen's vote on June 22, 2015 to endorse Habitat for Humanity's LIP application to develop property at 620 Tubman Road, Brewster, as a Local Initiative Program, Comprehensive Permit project, consistent with MGL Chapter 40B.

Habitat for Humanity of Cape Cod presented their proposal to develop 14 single family units in 14 buildings on 13.92 acres. The current LIP application indicates that the project will consist of nine (9) 3-bedroom homes, four (4) two-bedroom homes and a single (1) 4-bedroom home. Habitat proposes all 14 units (100%) will be deed-restricted for affordability in perpetuity. Habitat's target buyer population will have incomes of 60-65% of median income. (LIP guidelines restrict buyer-incomes to no more than 80% of median income for Barnstable/Yarmouth HUD SMA reported census statistics).

Habitat will reserve up to 70% of the homes (10 units) for Brewster applicants meeting Habitat's income-eligibility and marketing guidelines, which will satisfy DHCD's LIP-buyer selection criteria. Buyers must be legal residents of the USA. Habitat intends to seek USDA 502 loans for the buyers with mortgage terms of up to 35 years. Habitat's model for home-ownership provides owner counseling and support services for one year following purchase. Initial sales prices are currently projected to be \$140,250 for a 3-bedromm home and \$126,000 for a 2-bedroom home

Home-owners will participate in an incorporated, registered Home-Owners' Association, outlining covenants and owner responsibilities as well as forming the financial mechanism for collection of dues, should communal funding be required for maintenance and/or repair of communal assets, such as the road. The need for annual dues has not yet been established.

A single private communally-owned entry/access road is proposed with the 150' Electric Transmission Easement (ETE) dividing the parcel into two (2) connected neighborhoods, with six (6)

units flanking the northern end of the entry road and eight (8) units off a circular cul-de-sac on the south side of the easement area. The design includes vegetated buffer strips adjacent to the Electric Transmission Easement on both sides. Habitat is hoping to be able to provide electric-generating solar panels on each of the homes to reduce annual electric costs to the income-eligible owners. Neighborhood utility transmission for water and electricity is intended to be installed below grade, parallel to the access road, where possible. Home heating and cooling is anticipated to be provided by ground source heat pumps, with no natural gas lines or tanks for heating oil or LP gas required. All homes are currently proposed to include full, sub-surface basements as building foundations and individual septic systems for each home.

Currently, Habitat proposes that owner and visitor parking will be provided off of the access road on drive way parking, provided on each house lot. Garages will not be part of the original construction, but Habitat seeks to retain the ability for owners to build garages or sheds on their properties in the future.

The Brewster Board of Selectmen have a policy that they will consider requests for waiver of permit fees on any or all of the units created by a 40B project, but the value of the waiver is considered a subsidy and must be quantified in the request. Inspection fees are not waive-able under the Selectmen's policy. Waivers often include conditions and are usually only granted on the affordable units and the value of any waivers is usually captured by the Town elsewhere.

Based on the presentation given on June 22, Selectman Foley moved that Board vote to support Habitat's concept for the development of 620 Tubman Road as presented, and to authorize the chair to sign this letter of support. Selectman Dickson seconded the motion and the vote was unanimously in favor (4 yes, 0 no, 0 abstentions). If any of the details of the proposal or plans change, please contact Jillian Douglass at 508-896-3701, ext 1130.

We are pleased to be able to lend the Board's strong support of this unique and exciting new neighborhood. Best of luck.

Sincerely,

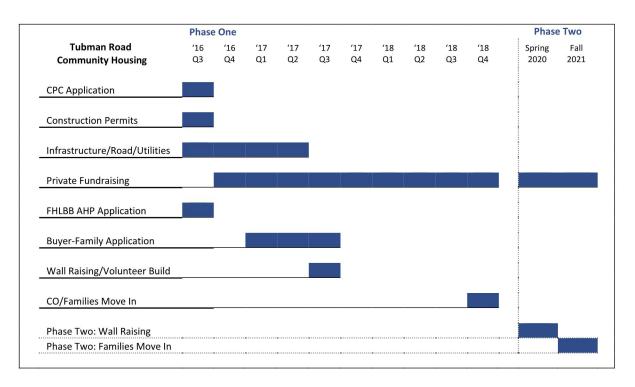
Benjamin deRuyter, Chairman Brewster Board of Selectmen

Cc: Brewster Zoning Board of Appeals

Victor Staley, Building & Zoning Commissioner

Timeline - Phase One of Homes (6 homes)

Fall 2014 Habitat takes title to the property	
Winter 2016 Habitat receives Mass General Law Chapter Permit from the Brewster Zoning Board of A	15.
Spring 2016 Habitat applies to Community Preservation	
Spring 2016 Habitat works on construction permitting (k Eversource utility agreements);	ouilding permits,
Summer 2016 Infrastructure/Site Work; Road Work	
Summer 2016 – ongoing Habitat Private Fundraising	
Fall 2016 Habitat submits for Federal Home Loan Ban Affordable Housing Program (AHP) funding	k Boston (FHLBB)
Early 2017 Buyer Selection process (Affirmative Fair Ho	ousing Marketing)
Spring/Summer 2017 Volunteer Build	
Fall 2018 Closing; Affordable Deed Rider Recorded; Fa	amilies Move In



Note: construction schedules are subject to change, and it is important for Habitat to keep some flexibility in our overall region-wide build plan. Based on other projects, funding timing and volunteer availability the above schedule may change.

Developer Experience

Current and Recent Projects										
Project Name	Address	Housing Type	No. of Units	Total Dev Cost	Subsidy Program	Date Complete	Reference (Town Adm)			
Old Stage Rd	Barnstable	Single Family Ownership	2	\$437,469	DHCD 40B	Applied for Building Permit	Tom Lynch 508-862-4610			
Rabbit Run	Eastham	Single Family Ownership	1	\$215,336	DHCD LAU	Applied for Building Permit	Sheila Vanderhoef 508-240-5900			
Virginia Street	Yarmouth	Single Family Ownership	6	\$1,394,278	DHCD 40B	Under Const.	William Hinchey 508-398-2231			
Main Street	Chatham	Single Family Ownership	4	\$859,411	DHCD 40B	Under Const.	Jill Goldsmith 508-945-5105			
Oak Street	Harwich	Single Family Ownership	7	\$1,389,121	DHCD 40B	Under Const.	Christopher Clark 508-430-7513			
Sesame Street	Barnstable	Single Family Ownership	2	\$486,148	DHCD 40B	Under Const.	Tom Lynch 508-862-4610			
Glenwood	Falmouth	Duplex Ownership	2	\$306,000	DHCD 40B	Under Const.	Heather Harper 508-548-7611			
Bevan Way	Orleans	Single Family Ownership	6	\$1,602,740	DHCD 40B	Under Const.	John Kelly 508-240-3700			
Ginger Lane	Barnstable	Single Family Ownership	1	\$160,232	LIP/LAU	5/2014	Tom Lynch 508-862-4610			
Park Place	Mashpee	Single Family Ownership	2	\$266,000	DHCD 40B	4/2014	Joyce Mason 508-539-1400			
Yellow Brick Road	Truro	Single Family Ownership	1	\$133,000	LIP/LAU	7/2013.	C. Greenhalgh 508-349-7004			
Sandy Meadow Way	Eastham	Single Family Ownership	2	\$266,000	LIP/LAU	4/2013	Sheila Vanderhoef 508-240-5900			
Russell Road	Mashpee	Single Family Ownership	1	\$133,000	DHCD 40B	4/2013	Joyce Mason 508-539-1400			
Flintlock Road	Bourne	Single Family Ownership	1	\$133,000	DHCD 40B	2/2013	Thomas Guerino 508-759-0600			
Nickerson Road	Orleans	Single Family Ownership	1	\$133,000	LIP/LAU	4/2012	John Kelly 508-240-3700			

Habitat for Humanity has an experienced development team. We have built 99 affordable homes on the Cape. We have successfully worked with State, local and private funding sources. All our homes meet or exceed DHCD Local Initiative Program guidelines. All current Habitat Marketing and Lottery Materials are approved by the DHCD. Habitat has a highly experienced Director of Construction who has over three decades experience as a General Contractor building residences on the Cape and Islands before joining Habitat. Team resumes are available upon request.

Project Budget / Pro Formas

# units 14							
sq ft 16961							
	to	ital costs	pe	er unit	pe	rsq	% of total
(a) Site Acquisition	s	847,000	\$	60,500	5	49.94	16%
Hard Costs:	4						
Foundation, Excavation & Septic	S	210,000		15,000	S	12.38	4%
Site/Road/Utility Extensions	5		5	44,286	S	36.55	12%
Site Utilities	5		5	2,500	S	2.06	12%
Driveways/Parking/Walks	5		5	4,000	S	3.30	1%
Lawns & Planting	\$		5	- 500 - 100 H	S	3.14	1%
Sheds	\$	A THE OWNER OF THE PARTY OF THE	5	2,200	S	2	147797
(b) Total Site Work	\$	1,005,000	\$	71,786	S	59.25	19%
Concrete	\$	203,000	5	14,500	5	11.97	4%
Carpentry (inc. doors/windows)	\$	518,000	5	37,000	\$	30.54	10%
Insulation	\$	108,500	5	7,750	5	6.40	2%
Interior Finishes	\$	220,500	5	15,750	\$	13.00	4%
Cabinets	\$	98,000	5	7,000	\$	5.78	2%
Applicances	\$	49,000	5	3,500	\$	2.89	1%
Plumbing & HVAC	\$ \$	322,000	5	23,000	\$	18.98	6%
Electrical		105,000	5	7,500	5	6.19	2%
Solar Install	\$	280,000	5	20,000	5	16.51	5%
LESS DISCOUNTS/GIFTS-IN-KIND	5	(280,000)	S	(20,000)	S	(16.51)	-5%
(c) Total Construction	\$	1,624,000	\$	116,000	5	95.75	31%
(d) Related Party GC (per DHCD Guidelines)							
Builder's OH/Gen Conditions (14%)	S	368,060	5	26,290	S	21.70	7%
(e) Subtotal Hard Costs (a+b+c+d)	S	3,844,060	5	274,576	5	226,64	73%
(f) Contingency (5%)	\$	192,203	5	13,729	5	11.33	4%
(g) total Hard Costs (e+f)	\$	4,036,263	5	288,305	\$	237,97	76%

Project Budget / Pro Formas

Permits	\$	9,000	\$	643	5	0.53	0%	
Architectural	S	40,950	\$	2,925	5	2.41	1%	
Engineering	\$	85,000	5	6,071	S	5.01	2%	
Legal	\$	50,000	5	3,571	5	2.95	1%	
Bond Premium	\$	- 5	S		5			
Real Estate Taxes	S	51	S	- 3	S		0%	
Insurance	\$	15,500	S	1,107	5	0.91	0%	
Ste/ConstructionSupervision	\$	252,000	\$	18,000	S	14.86	5%	
Construction Interest	\$	53,100	\$	3,793	\$	3.13	1%	
Financing Application/Fees/Appraisal	5	-	\$	===	5	3	0%	
Accounting	5	11,000	\$	786	\$	0.65	0%	
Marketing	\$	49,000	\$	3,500	5	2.89	1%	
Homeowner Ed & Volunteer Support	5	71,050	\$	5,075				
h) Subtotal Soft Costs	S	636,600	S	45,471	100	37.53	12%	
(i) Contingency (5%)	\$	31,830	\$	2,274	\$	1.88	1%	
(j) Total Soft Costs (h+l)	\$	668,430	\$	47,745	\$	39.41	13%	
(k) SubTotal, Development (g+j)	\$4	4,704,693	S	336,050	S	277,38	89%	
Habitat Programs/Dev Fee - 12.5%	s	588,087	s	42,006	\$	34.67	11%	
TOTAL DEVELOPMENT COSTS	\$	5,292,780	s	378,056	5	312.06	100%	
Profit Analysis								
Sources:								per unit
Affordable Sales USDA mortgage	\$:	2,015,250	- (1 at \$160,	750,	9 at \$147,500; 4 a	at \$131,75	0)
Acquisition Grant - CPC	S	847,000	1	eceived			\$	60,500.00
Public Grants-CPC -construction	S	350,000					\$	25,000.00
Other	\$	200,000					5	14,285.71
Solar Grants	\$	280,000					\$	20,000.00
FLHBB	\$						\$	30,000.00
Habitat Dev Equity ('flex cap')	S	140,000						
Habitat Private Fundraising	\$	1,040,530		expectation	bas	ed on past builds	\$	74,323.54

Draft Affordable Pricing Model

Of note, the following is a draft pricing model based on affordable housing guidelines and variables. It has not yet been approved by the Habitat for Humanity Board of Directors. Current pricing, approved by the Board in 2014, is \$126,000 for a two-bedroom, \$140,250 for a three-bedroom.

Housing Cost:	2 bedroom	3 bedroom	4 bedroom
Sales Price	\$131,750	\$147,500	\$160,750
0% Down payment	\$0	\$0	\$0
Mortgage	\$131,750	\$147,500	\$160,750
Interest rate	1.00%	1.00%	1.00%
Amortization	33	33	33
Monthly P&I Payments	\$390.75	\$437.46	\$476.76
<u>Tax Rate</u>	\$8.00	\$8.00	\$8.00
monthly property tax	\$88	\$98	\$107
Hazard insurance	\$99	\$111	\$121
PMI	\$0	\$0	\$0
HOA fees (if applicable)	\$60	\$60	\$60
Monthly Actual Housing Cost	\$637	\$706	\$764
Necessary Income:	\$30,595	\$33,908	\$36,695

Household Income:	2 bedroom	3 bedroom	4 bedroom
# of Bedrooms	2	3	4
Sample Household size	3	4	5
40% of Area Median Income	\$30,575	\$33,950	\$36,675
Target Affordable Housing Cost (25% of income to hsng cost)	\$637	\$707	\$764

Pricing is set so that a household earning 40% of area median income, as adjusted for family size, can afford a home. The figure of 40% has been adopted based on past practice and experience as the number that creates an appropriate "window of affordability" and allows those families ready to take on home ownership to qualify. Variables used in the calculator include a 1% USDA interest rate with a 0% down payment and a 33 year term. For a tax rate, as Habitat sets a consistent price for all our homes throughout the Cape, so we have used \$8.00 per thousand. There is no PMI so this is not included. We do include a Home Owner Association fee that is typical for a small-to-medium size Habitat development. We also amend the standard Housing Affordability "rule of thumb" that 30% of income goes to housing, changing it to 25% which further increases affordability.

Maintenance

As the Habitat program is a homeownership, ongoing maintenance is the responsibility of the homeowners.

There will be a homeowners' association for the Brewster development that is responsible for maintenance of all common areas, including the roadway and drainage facilities, and will also be responsible for the open space area. Habitat has put significant effort into creating a solid structure for our homeowner associations. Habitat works with our buyers to help them understand the roles and responsibilities of a home owner association and stays involved through the first year to set the association off on a strong and positive path. Habitat also works with a professional property management firm to assist the home owner association in various administrative tasks such as required legal filings and fee collections, and this firm serves as a professional resource. Sample home owner documents are available upon request.

Additionally, Habitat homeowners have had significant experience in building, as well as education on home maintenance and lawn care.

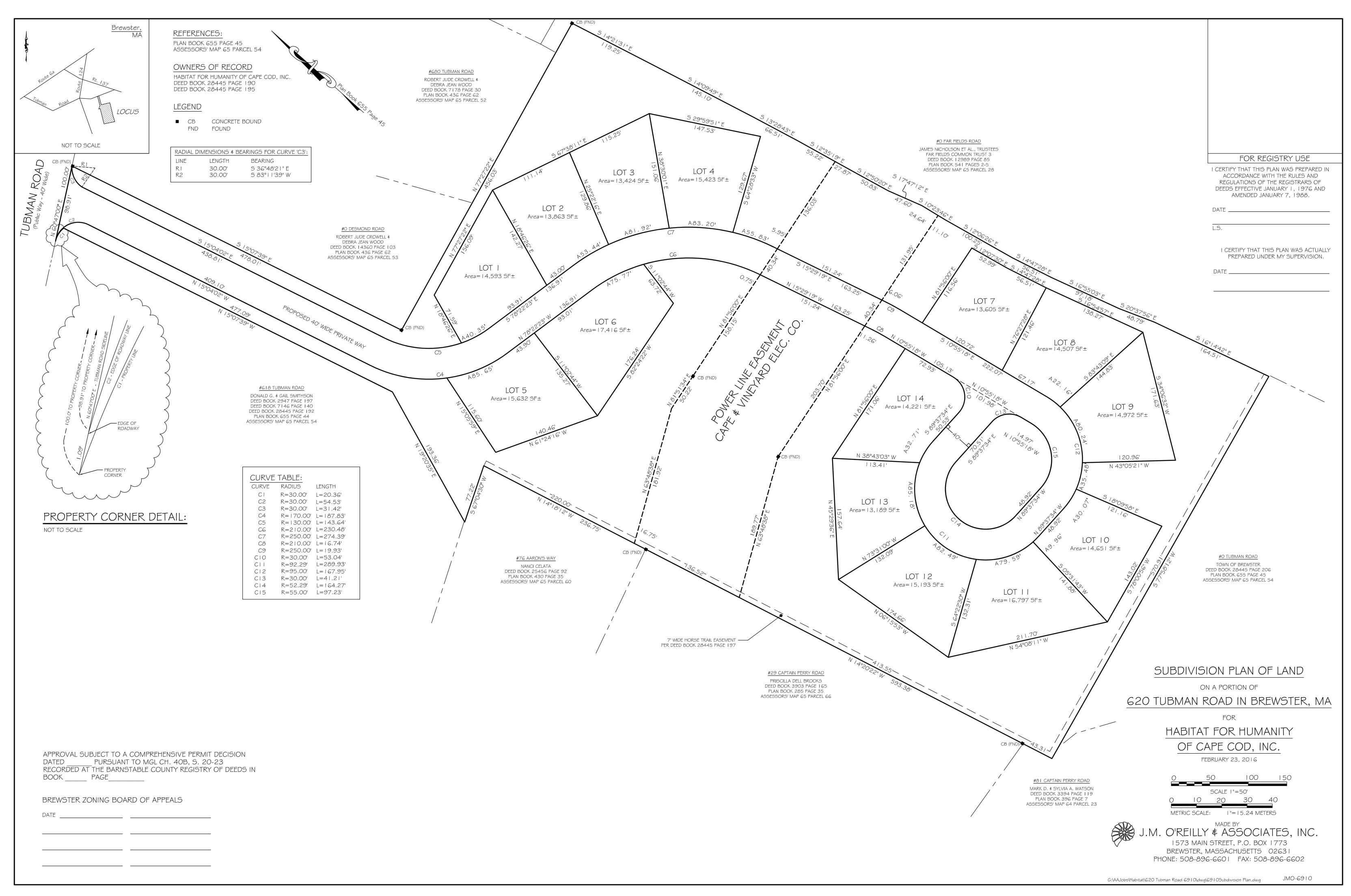
Site and Building Information

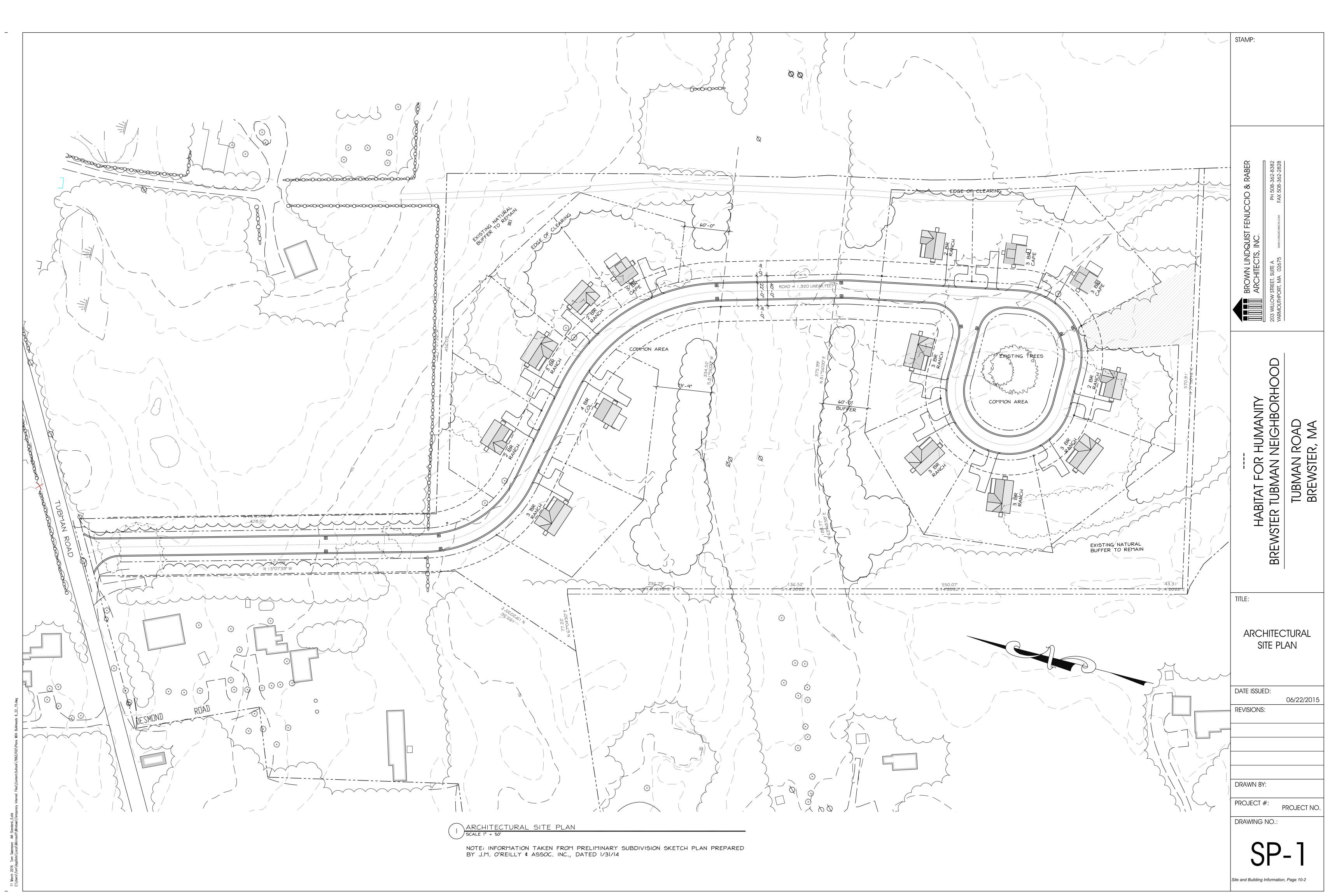
Attached please find information on the site, our buildings and our permitting process, including:

- Site Plan
- Building Plans
- Comprehensive Permit

In an effort to save paper and photocopy we have not included copies of the Department of Housing and Community Development (DHCD) Local Initiative Program (LIP) deed rider or the DHCD Regulatory Agreement. These are standard documents and they are important safeguards that serve to provide a roadmap to creating and preserving affordability. We are happy to provide these on request.

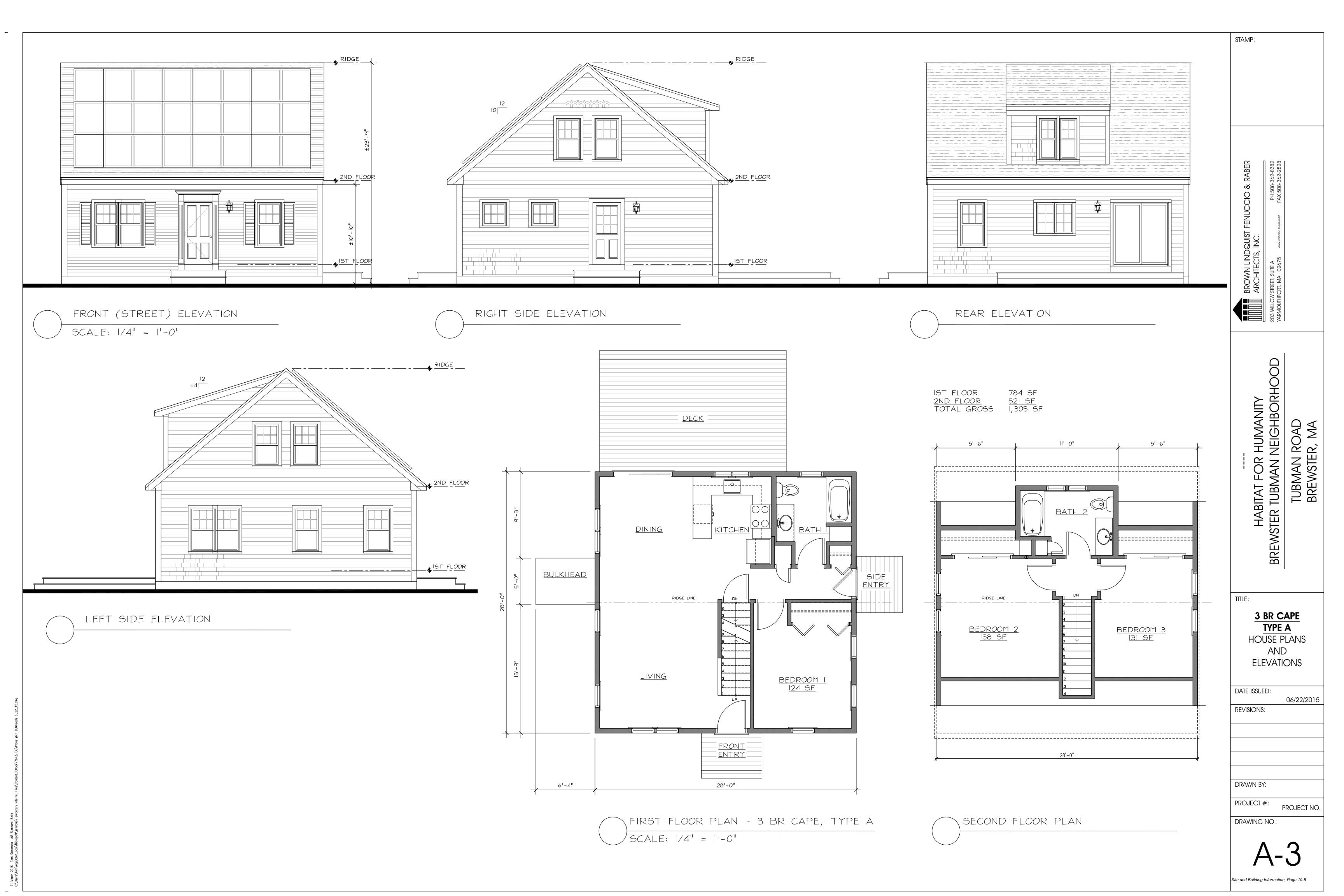
Habitat has site control. However, also to save paper and photocopying, we have not included copies of the deed documents. The purchase was nuanced and there are a series of recorded documents, including the deed from the seller (Smithsons) to Habitat, a deed from Habitat to the Town (conveying an approximate 4 acre portion of the original, larger lot to the Town for municipal purposes), a minor land swap with the Smithsons so that the access road off of Tubman could conform to Town of Brewster Subdivision Rules and Regulations, and an easement to the Smithsons for a horse trail along the property's edge. There is also a Contingent Fee Interest from Habitat to the Town of Brewster, which serves to catalog the development program and timing that Habitat agreed to with the Town and the CPC. We are happy to provide these documents on request.















Bk 29541 Ps247 \$14911 03=29-2016 a 02:24p The Commonwealth of Massachusetts

TOWN OF BREWSTER

BOARD OF APPEALS

NOTICE OF VARIANCE/SPECIAL PERMIT

Conditional or limited Variance or Special Permit (General Laws Chapter 40A, Section 17 as amended)

	Habitat for Hum		-
Address	Owner or Petitioner O Tuberan Road		
Address	U TUDIMAN KOAU		
City or Town	Brewster, MA 02	2631	
Map 65 L6	74 Identify	y Land Affected Brewster	
by the Town of	Brewster, Mässach	chusetts. Board of Appeals, affecting the rights of	ef
the owner(s) with respe	ct to the use of the p	premises at 0 Tubman Road	-
the vecorded title stand	ng in the name of	Habitat for Humanity	
whose address is		d Brewster MA 02631	
	street	town State	
by a deed duly recorde: —	lin the <u>Barnstab</u>	b <u>le</u> County Registry of Deeds in Book_28445 _£	age <u>190</u>
Registry District of the L	and Court Certificate	tie No. Land Ct.#Plan #	
The decision of said Boa	and is on file with the	ne papers in Decision or Case No. 15-31	
in the office of the Town	n Clerk,	Brewster, MA 02631	
		City	
	day of March	2016.	
Certified this 8			
Certified this 8	Boa	pard of Appeals:	
Centified this 8	Вол	pard of Appeals: Philip Jackson	
Certified this 8	Вол		
Certified this 8	Boa	Philip Jackson Chairman	
Certified this 8	Вол	Philip Jackson	
Certified this 8		Philip Jackson Chakman Marillyn Moders	M
*	2015, at	Philip Jackson Chaliman Marillyn Mooers Clerk	M
*	2015, at	Philip Jackson Chakman Marilyn Moders Clerk o'clock andminutes/ Deeds in the County of	M
Received and entered w	2015, at	Philip Jackson Chalaman Marillyn Mooers Clerk o'clock andminutes/	M

Notice to be recorded by Land Owner/Authorized Representative

ZBA 09-10-13

ZONING BOARD OF APPEALS OF THE TOWN OF BREWSTER DECISION ON THE APPLICATION OF HABITAT FOR HUMANITY OF CAPE COD, INC. FOR A COMPREHENSIVE PERMIT

I. BACKGROUND

- On November 10, 2015, Habitat for Humanity of Cape Cod, Inc., (the "Applicant") submitted a comprehensive permit application to construct a subdivision consisting of fourteen (14) single-family houses on approximately 13.92 acres of land located on a portion of the property located at 620 Tubman Road, Brewster, Massachusetts (the "Site" or the "Property").
- 2. The Zoning Board of Appeals ("Board") opened the public hearing on December 8, 2015. Additional sessions of the public hearing were held on January 5, 2015 and February 2, 2015. The Board closed the public hearing on February 2, 2016. The Board voted to grant this Comprehensive Permit, with conditions, on February 9, 2016.
- 3. The Site is located in the Residential Medium Density (R-M) Zoning District. The Site does not contain wetland resource areas or buffer zones to wetland resource areas.
- 4. The Site has frontage on Tubman Road. The Applicant proposes to construct a subdivision roadway to serve as access for the lots in the Project. The Site is the former location of the Bassett Wild Animal Farm. Nearby land uses are predominantly residential. The Site will be served by individual septic systems and municipal water.
- 5. To evaluate the plans, documents, and testimony submitted by the Applicant's development team, the Board sought technical assistance and comments from Town staff and other boards and commissions, as well as from the Cape Cod Commission. Paul Haverty from Blatman, Babrowski, Mead and Talerman, LLC served as the Board's Chapter 40B consultant, pursuant to the Massachusetts Housing Partnership Technical Assistance Program.
- Sitting for the Board and present for the public hearing process were Chairman Philip Jackson, Bruce MacGregor, Brian Harrison, John Nixon, and Leslie Erikson.
- Exhibit A contains a list of documents the Board received during the public hearing process.

II. GOVERNING LAW

- 8. The law governing this application is the Comprehensive Permit Law, Massachusetts General Laws, Chapter 40B, §§ 20-23 (the "Act" or "Chapter 40B"), and the regulations promulgated by the Department of Housing and Community Development ("DHCD"), 760 CMR 56.00 et seq. (the "Regulations").
- 9. The Act promotes regional distribution of low or moderate income housing by preventing individual cities and towns from using exclusionary zoning to block construction of such housing. Toward these ends, the purposes of the Act are satisfied if: (a) a town has low or moderate income housing in excess of 10 percent of the total number of year-round housing units reported in the latest decennial census or (b) which is on sites comprising 1 ½ percent or more of the town's total land area zoned for residential, commercial, or industrial use, or (c) if the application results in the commencement of low and moderate income housing construction on sites comprising more than .3 percent of such total area or 10 acres, whichever is larger, in one year.
- DBCD's Regulations expand the definition of what constitutes satisfaction of the statute to include regulatory safe harbors contained at 760 CMR 56,03(4) through 56,03(7).
- 11. The Board's decision on a comprehensive pennit must balance the regional need for low-or moderate-income housing against the Town's long-range planning goals, local requirements and regulations to the extent that they are applied equally to subsidized and unsubsidized housing, and valid concerns about the health and safety of residents of the proposed housing, the surrounding neighborhood, or the Town as a whole.

III. FINDINGS:

The Board makes the following findings in connection with the application:

- 12. The Applicant has complied with all rules and regulations of the Town of Brewster as they pertain to the application for a Comprehensive Permit, or to the extent that the Applicant has not fully complied with the rules and regulations regarding submittal requirements, the Board finds that the requirements will be met as part of the submittal of Final Flans and the Definitive Subdivision Plans.
- 13. The Applicant has demonstrated its eligibility to submit an application for a Comprehensive Permit to the Board, and the development fulfills the minimum project eligibility requirements set forth in 760 CMR 56.04(1) as follows:
 - (a) The Applicant is a non-profit entity, as it is an entity under the umbrella of Habitat for Humanity International, Inc., a Section 501(c)(3) non-profit entity. The Applicant has submitted a letter from the Internal Revenue Service confirming its non-profit status.

- (b) The Applicant received a written determination of Project Eligibility from the Department of Housing and Community Development dated October 13, 2015, a copy of which was provided to the Board with the original application.
- (c) By including with its application a copy of its Deed, recorded with the Barnstable County Registry of Deeds in Book 28445, at Book 890, the Applicant has shown evidence of site control sufficient to qualify as an applicant for a Comprehensive Permit.
- (d) The Applicant will execute a Regulatory Agreement in accordance with Chapter 40B and the regulations and guidelines adopted thereunder by DHCD.
- The Town of Brewster does not meet the statutory minima set forth in G.L. c. 408 § 20 or 760 CMR 56.03(3) to 56.03(7):
 - (a) At the time of the filing of the application, according to the most-recently published Subsidized Housing Inventory (SHI) dated December 5, 2014, the number of tow or moderate income housing units in the Town of Browster constituted 5.1% of the total year-round units in the Town. Thus, the Town does not meet the 10 percent statutory minimum.
 - (b) Existing allowdable housing units are on sites which comprise less than one and one half percent of the total land area of the Town which is zoned for residential, commercial or industrial use (excluding land owned by the United States, the Commonwealth of Massachusetts or any political subdivision thereof).
 - (c) The granting of this comprehensive permit will not result in the commencement of construction of low or moderate income bousing units on a site comprising more than three teaths of one percent of land area in the Town of Brewster or ten acres, whichever is larger, zoned for residential, commercial or industrial uses (excluding land owned by the United States, the Commenceath of Massachusetts or any political subdivision thereos) in any one calendar year.
 - (d) The Town of Brewster had an approved Hensing Production Plan pursuant to 760 CMR 56,03(4), but said plan expired in 2014.
 - (e) The Town of Brewster has not achieved recent progress toward its housing unit minimum pursuant to 760 CMR 56.03(5).
 - (I) The Project does not constitute a Large Project pursuant to 760 CMR 56.05(6).
 - (g) The Applicant's comprehensive permit application does not constitute a Related Application pursuant to 760 CMR 56.63(7).
- 15. The development, if constructed and operated in comformance with the plans and conditions set forth hereunder, will adequately provide for stormwater drainage, sanitary sewer services and water services, and other appurtenant utilities and amenities, and it

Habitat for Humanity of Cape Cod, Inc. February 9, 2086

will not be a threat to the public health and safety of the occupants of the development, the neighborhood, or the Town.

- 16. The Board finds that the conditions imposed in Section V of this Decision are necessary in order to address Local Concerns. The Board limbs that such conditions will not render the project unecomomic. To the extent that such conditions may render the project unecomomic (as defined in 760 CMR 56.02), the Board finds that the Local Concerns outweigh the potential benefits of the proposed affordable units.
- 17. The Board finds that granting certain waivers from local by-laws and regulations is acceptable even though granting any waivers may have an adverse impact on Local Concerns. Nevertheless, the Board finds that the Local Concerns affected thereby do not outweigh the regional need for affordable housing, especially given the mitigation that has been provided by the Applicant.
- 18. The Board finds that construction of a fourteen (14) lot single-family residential subdivision at the Property will be consistent with local needs.

IV. DECISION

In consideration of all of the foregoing, including the plans, documents and testimony given during the public hearing, the Board bereby grants the Applicant a comprehensive permit under Chapter 40B for the development described herein, subject to the conditions set forth below.

V. <u>CONDITIONS</u>

A. General

- A.1 The holder of this Comprehensive Permit is defined as a non-profit entity, Habitat for Huntavity of Cape Cod, Inc. The site is defined as that property containing approximately 13.92 across of land constituting a portion of the property located at 620 Tubunan Road, Brewster, Massachusetts. The Project is defined as all features, shown on the plans listed below in Condition A.2 or as otherwise required by this Comprehensive Permit.
- A.2 Except as may be provided for in the following condicions or in the Final Plans referenced below, the Project shall be constructed substantially in conformance with the plans and drawings listed below in this Condition A.2, which for purposes of this Comprehensive Permit shall be considered the Approved Plans for the Project ("Approved Plans"). Changes to the location of the structures shown on the Site Plans which do not increase dimensional waivers by more than five percent (5%) of the required dimensional requirement (e.g. a waiver from the forty foot (40") front setback that does not increase the required waiver by more than two feet (2")), shall be considered insubstantial changes pursuant to 760 CMR 56.05(11), and shall be allowed upon submittal of as-built plans depicting

the revised location. Additional revisions of locations of structures which do not require additional waivers shall also be allowed as insubstantial changes pursuage to 760 CMR 56.05(11). If the Inspector of Buildings determines that the proposed changes do not conform to the requirements of this Comprehensive Permit, he shall so natify the Applicant and the Applicant shall either bring the plans into conformance with this decision or seek modification in accordance with 760 CMR 56.05(11). The Approved Plans consist of the following:

- i. Site Plan titled "Comprehensive Permit Plans, Tubman Road, Brewster, MA" prepared for Habitat for Humanity of Cape Cod, Inc. by J. M. O'Reilly and Associates, Inc. dated 11/5/15 and revised @1/08/16 (one sheet).
- ii. "Habitat for Humanity, Brewster Tuhman Neighborhood, Brewster MA, prepared for Habitat for Humanity of Cape Cod, Inc. by Brown Lindquist Femuccio & Raber, Architects, Inc. dated #4/15/2015 including Sheets A1 through A5"
- iii. Landscaping Plans titled Habitat for Humanity Brewster, MA Oak Street Project, prepared by Studio 815 Landscape Architecture, undated.
- A.3 The Applicant shall be a Non-Profit Entity as required by Chapter 40B and it and its successors and assigns, shall comply with all applicable requirements of Chapter 40B and the regulations adopted thereunder.
- A.4 The Project shall consist of not more than fourteen (14) single family houses located an fourteen (14) house loss, and other related residential amenities, all as shown on the Approved Plans. All of the units are proposed as affordable units.
- A.5 There shall be a minimum of two (2) parking spaces per house lot.
- A.6 All residential units approved under this Comprehensive Permit shall be single-family homeownership units, subject to a Homeowner's Association.
- A.7 Pursuant to the Waiver List voted upon by the Board at the January 5, 2016 bearing, the Applicant has requested, and the Board has granted, waivers from the Brewster Zoning Bylaw and other local by-laws and regulations as specified in Exhibit A hereto. No waivers are granted from requirements that are beyond the purview of G.L. c. 40B, §§20-23. No waivers are granted from permit or inspection fees. Any subsequent revision to the Plans, including but not limited to revisions that are apparent in the Final Plans that require additional or more expansive waivers of any local by-laws or regulations (except as discussed above in A.2), must be approved by the Board in accordance with 760 CMR 56.05(11). To the extent that additional waivers are subsequently determined to be required with respect to improvements that are otherwise shown on the Approved Plans, such waivers shall be deemed an insubstantial change to the Comprehensive Permit under 760 CMR 56.05(11), and can be granted administratively by the Board.

- A.8 The Applicant shall comply with all local regulations of the Town of Brewster and its boards, commissions, and departments unless specifically waived herein or as otherwise addressed in these conditions.
- A.9 The Applicant shall copy the Board on all correspondence between the Applicant and any federal, state, or Town official, board, or commission concerning the conditions set forth in this decision, including but not limited to all testing results, official fillings, environmental approvals, and other permits issued for the Project.
- A.10 Except as atherwise specifically provided kerein, where this Decision provides for the submission of plans or other documents for approval by the Building Inspector or other Town Departments, the Building Inspector or applicable Department Head will use reasonable efforts to review and provide a written response within thirty (30) days following submission.
- A.11 This Comprehensive Permit may be subsequently assigned or transferred pursuant to 760 CMR 56.05(12)(b). The pledging of the Property as security under any conventional loan construction financing terms as set forth in the financing entity's Loan Documents or any foreclosure sale pursuant to the same shall not constitute an assignment or transfer under this paragraph.
- A.12 The provisions of this Comprehensive Permit Decision and Conditions shall be binding upon the successors and assigns of the Applicant, and the obligations shall run with the land. In the event that the Applicant selfs, transfers, or assigns its interest in the development, this Comprehensive Permit shall be binding upon the purchaser, transferce, or assignee and any successor purchasers, transferces or assignees. The limited dividend restrictions shall apply to the owner of the project regardless of sale, transfer, or assignment of the project.
- A.13 The sidewalks, driveways, roads, utilities, drainage systems, and all other infrastructure shown on the Approved Plans as serving the Project shall remain private until such time, if ever, the Project roadways are accepted by the Town of Brewster as public ways, and the Town of Brewster shall not have, so long as the readway remains private, any legal responsibility for the operation or maintenance of the infrastructure, including but not limited to snow removal and landscape maintenance. Nothing stated above shall prevent the Applicant, its successors and assigns from petitioning the Town of Brewster to accept the readway in the future.
- A.14 Unless otherwise indicated herein, the Board may designate an agent to review and approve matters on the Board's behalf subsequent to this Decision.

B. Affordability Requirements

B.1 All fourteen (14) houses in the Project shall be low- or moderate-busonie units, meaning they shall be sold to households whose income is no more than eighty

- percent (80%) of the area median income, as determined by the United States Department of Housing and Urban Development ("HMD") and DHCD.
- B.2 Upon completion of the Project and in perpensity, all fourteen (14) houses shall meet the criteria for inclusion in DHCD's "Subsidized Housing Inventory" (SHI).
- B.3 The Applicant shall obtain approval by the Subsidizing Agency of an affirmative fair bassing marketing plan prior to the sale of any units, and shall ensure that the Project complies with the Subsidizing Agency's fair housing requirements.
- B.4 At the approval of the applicable subsidy program, the maximum number of affordable units allowed by law and applicable subsidy program, but no more than seventy (76%) percent of the units, shall be reserved for current residents of the Town of Brewster, municipal coupleyers of the town of Brewster, employees of businesses located in the Town of Brewster and households with children attending Brewster's schools. A lottery shall be established in a form approved by the Subsidizing Agency and/or the Project's monitoring agent to effectuate this local preference, with an approved secondary lattery for all other applicants. The Applicant shall assist the Town in the submittal of any evidence required by the Subsidizing Agency to support this local preference requirement.

C. Submission Requirements

- C.1 Prior to any construction on the Site, whether or not pursuant to a building permit, the Applicant shall:
 - a. Obtain a National Pollution Discharge Elimination System (NPDFS) Permit from the U.S. Environmental Protection Agency (EPA). The Board shall also be provided a copy of the SWPPP submitted along with the NPDES filing.
 - Provide the Board with evidence of compliance with pre-blasting activities requirements, if necessary.
 - c. Submit to the Baard for review and administrative approval Final Engineering Drawings and Plans ("Final Plans") that conform to the requirements of this Comprehensive Permit and incorporate the conditions herein. The Final Flans shall also incorporate all conditions and requirements of permitting agencies having jurisdiction. Applicable shorts of the Final Plans shall signed and scaled by the Professional Land Surveyor, the Registered (Civil) Engineer of record, and the Registered Landscape Architect of record. The Final Plans shall be submitted to the Board at least forty-five (45) days prior to the anticipated date of commencement of building construction or submission of an application for building permits, whichever is earlier (the "Final Site Plan Submission Date").

At a minimum, the Final Plans shall consist of a Definitive Subdivision Plan containing all of the required information from the Brewster Subdivision Rules and Regulations, except as waived herein.

The Final Plans shall address the following additional issues:

- i. Submit to the Building Inspector a construction mitigation plan including, but not limited to, dust control measures, fill delivery schedules, stockpiling areas, and like matters. Other than site work and such other work as may be authorized in writing by the Building Inspector, no other construction of units shall commence and no building permits shall issue under this Comprehensive Permit until the Building Inspector, in consultation with the Board's engineer, has approved the Final Plans as being in conformance with this Decision. If no written response or comments have been given to the Applicant by the Building Inspector concerning the Final Site Plans within forty-five (45) days after the Final Site Plans Date, the Final Plans, as delivered, will be deemed to have been approved.
- d. Submit to the Board and the Building Inspector a landscaping plan with the Final Plans, depicting the following:
 - (0) Gverall planting plan that includes a demarcation of clearing and the limits of work;
 - (2) Planting plans for drives showing shade trees and lighting fixture locations;
 - (3) Prototype planting plans for each building that include shade trees, ornamental trees, shrubs, and groundcovers;
 - Planting details for comiferous and deciduous shade trees, ornamental trees, and shrubs;
 - Planting schedules listing the quantity, size, height, caliper, species, variety, and form of trees, shrubs, and groundcovers;
 - (6) Tree protection and preservation plans; and
 - (7) Construction details.

All plantings shall consist of non-invasive, drought-tolerant species.

Plantings installed along drives and walkways shall also be salt-tolerant.

e. Obtain from the Brewster Board of Realth a Disposal Works Permit pursuant to 310 ÇMR 15.00 (Title V) for each individual septic system.

- f. Applicant proposes to establish homeowner's associations to maintain and repair all common areas, the project roadway and associated infrastructure, including the stormwater management system. Such documents shall set forth the obligations of the homeowner's association for the operation and maintenance of all such common areas and improvements. Prior to the issuance of any building permits, the Applicant shall provide documents establishing such homeowner's association to the Board for approval as to form and for verification that such documents are in conformance with this decision. The homeowner's association shall adopt rules and regulations and copies shall be provided to the Board.
- C.2 Prior to the issuance of a building permit for the project, the Applicant shall:
 - a. Record this Comprehensive Permit with the Barnstable County Registry of Deeds, at the Applicant's expense, and provide proof of the same to the Building Inspector.
 - b. Submit to the Board and the Building Inspector evidence of Final Approval from the Subsidizing Agency (DMCD), as required by the Project Eligibility letter and the Chapter 40B regulations.
 - c. Submit to the Board and the Building Inspector a copy of the Regulatory Agreement for the Project. Execution and recording of such Regulatory Agreement shall be complete prior to the issuance of any building permit.
 - d. Submit to the Building Inspector final Architectural Plans prepared and sealed by an architect with a valid registration in the Commonwealth of Massachusetts ("Architectural Plans"). The Architectural Plans shall be submitted in such form as the Building Inspector may request.
 - The Board's engineer shall approve the maintenance schedule for the stormwater system.
 - Obtain and file with the Building Inspector a gopy of all federal, state, and local permits and approvals required for the Project.
 - g. Submit evidence of a disposal works permit from the Brewster Board of Health pursuant to 310 CMR 15.00 (Title V), for construction of the seption systems for any lot for which a building permit is sought.
 - h. Applicant proposes to establish a homeowner's association to maintain and repair all common areas and to maintain and repair the stormwater management system, open space areas and roadways serving the various lots. Such documents shall set forth the opligations of the homeowner's association for the operation and maintenance of all such common areas and improvements. Prior to the issuance of any certificate of occupancy, the Applicant shall provide documents establishing such homeowner's association to the Board for appraval by legal counsel as to form and for

verification that such documents are in conformance with this decision. The homeowner's association shall adopt rules and regulations and copies shall be provided to the Board.

D. Construction Completion; Certificate of Organicy

- D.I Poior to issuance of a certificate of occupancy for any lot in the Project, the Applicant shail:
 - Submit interim engineer's certification of compliance with utilities plan and profiles to the Department of Public Works.
 - b. Provide a letter to the Boars, signed by the Applicant's civil engineer, certifying that the Project has been constructed in compliance with the Final Plans.
 - c. Obtain acceptance from the Building Department and/or Fire Department of testing of all fire protection systems, fire alarm systems, fire sprinkler systems, and local smoke alarms within the dwelling units.
- D.2 Prior to issuance of the final certificate of accupancy, the Applicant shall:
 - a. Submit to the Building Department, in digital life format, a final as-built plan showing rim and invert elevations, readway, and associated construction. The digital file shall include property boundaries, dimensions, easements, rights-of-way, edge of pavement, topographic contours, spot elevations, parking areas, road centerline and associated text. Said digital data shall be delivered in the Massachusetts State Plane Coordinate System, North American Datum 1983 and North American Vertical Datum 1988, in U.S. Survey Feet.
 - Submit to the Building Inspector as-built plans for all buildings in the Project.

E. Project Design and Construction

- F.1 The Applicant and the site general contractor shall attend a preconstruction conference with the Building Inspector and other Town Department heads as may be determined.
- E.2 The Applicant shall comply with the blasting guidelines required by applicable Massachusetts state law, rules, and regulations. The Applicant shall permit representatives of the Board to observe and inspect the Site and construction progress until such time as the Project has been completed.
- E.3 The proposed construction shall be in accordance with applicable federal and state laws, rules and regulations.

- E.4 The Applicant shall request and obtain permits and approvals from the Browster Fire Department for fire hydrant locations.
- B.5 All site retaining walls four (4) feet or greater in height shall be designed by a Massachusetts Professional Structural Engineer.
- E.6 During construction, the Applicant shall conform to all local, state, and federal laws regarding noise, vibration, dust, and blocking of Town roads. The Applicant shall at all times use all reasonable means to minimize inconvenience to residents in the general area. Adequate provisions shall be made by the Applicant to controll and minimize dust on the site during construction in accordance with the construction mitigation plan.
- E.7 Appropriate signage shall be shown on the Final Plans.
- E.8 The location of all utilities, including but not limited to electric, relephone, and cable, shall be shown on the Final Plans. All transformers and other electric and telecommunication system components shall be included on the Final Plans. The location of features shown on the approved design including but not limited to fill pipes, vents, bollards, connections between tanks (if applicable) etc., shall be shown on the Final Plans.
- E.9 If autural gas is proposed, gas service locations shall be included on the Final Plans.
- E.10 Any lighting for the Project shall comply with the Town of Brewster's Zening, Bylaw.
- E.11 Utilities, including but not limited to telephone, electric, and cable, shall be located underground.
- E.12 Soil material used as backfill for access drives shall be certified by the Project Engineer to the Building inspector as meeting design specifications, as applicable.
- E.13 Construction activities shall be conducted between the hours of 7 a.m. and 7p.nu., Monday through Saturday. For purposes of this condition, construction activities shall be defined as: start-up of equipment or machinery, delivery of building materials and supplies; removal of trees; grubbing; clearing; grading; filling; excavating; import or export of earth materials; installation of utilities both on and off the site; removal of stumps and debris; and erection of new structures. All off-site utility work shall be coordinated and approved by the Department of Public Works and shall not be subject to the timing restrictions set forth above. Parking of all vehicles and equipment must be on site during construction.
- E.14 Burning or burial of construction or demolition debris on the site is strictly probabited. All such materials are to be removed from the site in accordance with applicable law. All construction materials shall be stored or stockpiled in a safe manner. Any floodlights used during the construction period shall be located and

- directed so as to prevent spillover or illumination onto adjacent properties. All construction activities are to be conducted in a workmanlike manner.
- E.15 No building areas shall be left in an open, unstabilized condition. If construction ceases for a period of more than sixty days, temporary stabilization shall be accomplished by hay baies, hay coverings or matting. Final stabilization shall be accomplished by loaming and seeding exposed areas.
- E.16 All retaining walls shall be constructed in an aesthetic manner, specifically, retaining walls shall avoid the use of exposed concrete to the greatest extent practicable.
- E.17 Snow removal shall be the obligation of the Applicant and its successor Homeowner's Association, until such time, if ever, that the Town agrees to accept responsibility for snow removal.

F. Traffic Safety Conditions

F.I The area within the cul-de-sac shall include low profile landscaping along the perimeter (small shrubs, no trees) to facilitate emergency vehicle circulation around the cul-de-sac, as requested by the Brewster Fire Department.

G. Police, Fire, and Emergency Medical Conditions

G.1 Appropriate sight distance shall be maintained at the intersection of the Project Driveway and Tubman Road. The Applicant shall include language in the Homeowners Association documents requiring necessary maintenance of vegetation to ensure adequate sight distance.

II. Water, Septic, and Utilities

- 11.1 The water, septic, and drainage utilities servicing the single-family houses in the Project shall be installed and tested in accordance with applicable Town of Brewster requirements and protocols, except as may be waived herein.
- H.2 Utilities shall be installed underground by the Applicant using methods standard to those installations. Utilities shall be defined as electric service lines, telephone lines, water service lines, CATV lines, municipal conduit and the like.

I. Other General Conditions

I.1 The proposed structures shall be constructed in accordance with the approved Site Plans and Architectural Plans. Any changes to the structures prior to initial occupancy (beyond what is permitted pursuant to Condition A.2) must comply with the procedures set forth in 760 CMR 56.05(11). Any changes subsequent to initial occupancy shall be considered a modification of a pre-existing nonconforming structure consistent with the provisions of G. L. c. 40A, § 6 and Article VIII of the Brewster Zoning Bylaws.

- I.2 This decision will be deemed to be final upon the expiration of the appeal period with no appeal having been filed or upon the final judicial decision following the filing of any appeal, whichever is later. In accordance with 760 CMR 56.05(12)(c), this Comprehensive Fermit shall expire three (3) years from the date that the permit becomes final, unless (i) prior to that time substantial use of the Conaprehensive Fermit has commenced or (ii) the time period is otherwise tolled in accordance with law. The Applicant may timely apply to the Board for extensions to the Comprehensive Permit as permitted by law.
- I.3 The Applicant or the successor Homeowner's Association shall be responsible for the operation and regular maintenance of all pedestrian walkways, parking areas, and other common facilities shown or described in the Approved Plans and materials, including, but not limited to, regular snow plawing, until such time, if ever, the roadway is accepted by the Town of Brewster.
- If any default, violation or breach of these conditions by the Applicant is not cured within thirty (30) days after notice thereof (or such longer period of time as is reasonably necessary to cure such a default so long as the Applicant is diligently and continuously prosecuting such a cure), then the Town may take one or more of the following steps: (a) by mandamus or other suit, action or other proceeding at law or in equity, require the Applicant to perform its obligations under these conditions; (b) have access to, and inspect, examine and make copies of all of the books and records of the Applicant pertaining to the project; or (c) take such other action at law or in equity as may appear necessary or desirable to enforce these conditions. If the Town brings any claim to enforce these conditions, and the Town finally prevails in such claim, the Applicant shall reimburse the Town for its reasonable attorneys' fees and expenses incurred in connection with such claim.

Habitat for Humanity of Cape Cod, Inc. February 9, 2016

RECORD OF YOTE

The Board of Appeals veted 5 - 0, at its public meeting on February 9, 2016, to unanimously grant a Comprehensive Permit subject to the above-stated Conditions, with this decision as attested by the signatures below.

Members in favor:

Milis Jankson	Ban Hamm
Philip Jackson KMarting	Brian Harrison
Bruck Mac Gregor Erikason	John/Nixon
Leslie Erikson Dated: February 9, 2016	
Filed with the Town Clerk on Francy Column Clerk on Francy	<u>\</u> , 2016.
Town Clerk The twenty-day appeal period has lapsed the	8th day of March, 2016
NO appeal has been filed on An appeal has been filed on	
Asheren van	own Clerk

Notice: Appeals, if any, by any party other than the Applicant, shall be made pursuant to Massachusetts General Laws, Chapter 40A, s. 17, and shall be filed within twenty (20) days after the filing of this notice in the Office of the Town Clork, Town Hall, Brewster, Massachusetts. Any appeal by the Applicant shall be filed with the Housing Appeals Committee pursuant to G. L. c. 40B, § 23 Within twenty (20) days after the filing of this notice in the Office of the Town

List of Approved Waivers - Tubman Road Community Housing

WAINERS REQUESTED:

Habitat for Rumanity of Cape Cod, Inc. requests the following waivers from local code and regulations in order to promote the creation of affordable housing.

Zoning, Chapter 179, From the Code of the Town of Brewster

§179-13 Regulations effective in all districts

Waive the provision that no lot in the tuwn of Brewster shall be used for residential building purposes unless there is at least 60,000 square feet of contiguous buildable uplands.

The Board voted unanimously to grant a waiver allowing lots with upland area less than 60,000 square feet, as shown on the Site Development Plans.

§179-45 Applicability of regulations

Waive regulations pertaining to minimum lot area, minimum lot frontage, let width, frent yard and side yard depth as detailed below. Waivers are not needed for rear yard depth, building height, or maximum lot coverage (see below).

Area Regul	tijons i Vin	impm Requ	gred Lats	R-M:									-0-			
2.0	REQ.	PROVDED:														
		Lett	Lot 2	Lot 3	Lot 4	Lats	Lot	Let?	Lot 8	Lot9	Loc 10	Lot 11	Lot 12	Lot 13	Let 16	
Area	20,010	(A 593	13,069	12,424	5,423	15,632	17.415	13,605	14,507	14,972	14,651	18,797	15.193	12,188	14,221	
Lot Francage	150	134.25	98.44	81.97	83.2	129.95	16278	120.72	69.33	80.24	88.55	79.59	.82,49	85,18	136.28	
Frent Yard	40	23.7	72.7	25.5	24.0	21.5	2) 6	26.3	24.7	24.5	22.2	23.2	26/	25.1	22.0	
Bide Yard	75	63.3 44.1	42.7 11.9	17.7 14.5	6.9 50.6	36.5 47.2	71.0 65.7	45.2 35.9	42.0 27.6	37.6 32.6	24.8 37.8	8.3 64.9	45.5 32.5	52.8 21.3	24.5 45.7	
Rear Yard	25	40.7	74.8	91.3	77.6	54.9	42.5	627	71.3	58.2	68.1	01.2	45.2	30,1	ÝI.B	
Los Widto	120		Conforms when based on localities, as measured from provided the front years sections, here, being of least, 80% of provided to front type.													
lieigst	30		No Waiver Freedog													
Max Let Coverage	25%		No Walver Nedaled													

Wejvets are requested from area regulations as needed for construction of submitted plans. We also request a margin of plus or mines 5% to allow for insubstantial changes that may be needed based on field conditions. Also note deverage percentages listed above do not include parches, stoops, decks on shock. Sheds will conform to 10' side/hear sybucks or distances listed above, whichever is less.

The Board voted unanimously to grant the dimensional waivers requested by the Applicant. The Board also voted to changes in dimensional waivers that do not exceed 5% of the required dimensional requirement to be considered insubstantial changes. See Condition A.2 of the Comprehensive Permit issued by the Board.

§179 Article W Signs

Weive applicability of sign regulations, including those promulgated by the Old King's Highway Historic District, to any and all temporary construction signage identifying the Habitat build, &cours, and other Habitat programs.

The Board voted unanimously to grant the walver of temporary signage requirements. No permanent sign waiver was requested by the Applicant or granted by the Board.

§179-47 Conformance to subsequent amendments

Walve the requirement that the project shall conform to subsequent zoning code amendments that are within six months after the issuance of a permit.

The Board determined that this waiver is not required. Pursuant to 760 CMR 56.02, local requirements and regulations are defined as only those regulations in effect at the time the comprehensive permit is filed. Accordingly, subsequent zoning amendments would not be applicable to the 408 development.

§179 Article XII Site Plan Review

Waive any requirements on the applicability of Site Plan Review. Under MGL Chapter 408 the Comprehensive Permit process provides for a municipal zeview and the Zoning Baard of Appeals sits in the place of all local boards.

The Board determined that this walver is not regulred, as it is a procedural waiver subsumed within the 408 application process.

Subdivision Rules and Regulations, Chapter 290, From the Code of the Town of Brewster

Habitat for Humanity respectfully requests that all Subdivision Bules and Regulations be waived. Under MGL Chapter 408 the Comprehensive Permit process provides for a municipal review and the Zoming Board of Appeals sits in the place of all local boards. Waivers requested include, but are not limited to, those specific sections listed below.

The Board 6id not vote to grant a blanket waiver of Subdivision Rules and Regulations, but did vote to grant the specific waivers listed below.

§290-5 Submission of a definitive plan required

Waive the requirement that a definitive plan be submitted to and approved by the Planning Board. Under MGL Chapter 40B the Zoning Board of Appeals sits in the place of all local boards.

The Board determined that this waiver is not required, as it is a procedural waiver substimed within the 40B application process.

§290:6 Required Board review

Waive the requirement of Planning &card review. Under MGL Chapter 40B the Zoning Board of Appeals sits in the place of all local boards.

The Board determined that this waiver is not required, as it is a precedural waiver subsumed within the 408 application process.

5290-50 Definitive Plans

Walve the requirement and process for the filing of a definitive plan of a subdivision with the Planning Board and the requirements under this section. Under MGL Chapter 40B the Zoning Board of Appeals sits in the place of all local brands. The final plan, to be drawn on Mylar and submitted to the Zoning Board for endersement, will substantially conform to all elements listed in \$290-10C, with the exception that the endersement block will be prepared for the Zoning Board instead of Planning

Board (\$290-10C(13)), the plan will reference the Comprehensive Permit rather than a development as defined in the Zoning Chapter (\$290-18C(26)) and requested waivers will be in the Comprehensive Permit Decision, not contained in a letter accompanying the plan (\$290-18C(17))

The Board voted to grant a waiver from Section 290-10, as requested.

§290-25 Towelline Timitation

Waive the applicability of this section. The timeline for build out has been agreed upon between the developer and the Brewster Community Preservation Committee as part of the grant award.

The Board voted to grant this requested waiver, to allow for a buildout consistent with the agreement with the Community Preservation Committee.

§290-26 General requirements

Waive the applicability of this section.

The Board voted to grant this waiver, to allow for the applicable requirements to be the conditions granted in the Comprehensive Permit decision.

§290-31 Monuments

Waive the applicability of this section. Monoments will be installed as shown on the definitive plan.

The Board voted to grant this waiver, with the condition that it must approve all monuments as part of the review of the Final Plans, in consultation with the Planning Department.

§290-35 Inspections and control

Waive the applicability of this section. Inspections will be completed as required by the applicable willity companies. Applicant's engineer will be responsible for inspections #1-#9 and will provide the Town documentation of these inspections upon request.

The Board voted to grant this waiver.

§290-39 Fees

Waive the applicability of this section. Habitat for Humanity offers 100% of our homes affordable, and looks to fee waivers to help us keep our builds affordable.

At its lanuary 25, 2016 meeting, the Brewster Board of Selectmen voted to approve a waiver of Building Department, Planning Department and Zoning Board fees for the Project. The Board of Selectmen issued a letter noting that Building Department inspection fees cannot be waived, nor can abutter notice fees or advertisement fees. The Board adopts the waiver decision of the Board of Selectmen, as granted.

§290-40 Traffic Impact guidelines

Waive the applicability of this section. Habitat for Humanity has submitted an Initial Impact Assessment.

The Board reviewed this waiver request and determined that the required sight distances are provided. The Board voted to grant a procedural waiver of the traffic import statement.

§290 Table 1, Table 2 and Table 3

The proposed subdivision road meets all Street Gross-Sectional Design Standards, Street Geometric Design Standards and Required Deaths of Pavement Sections so long at it is considered a "Minor street or road" or an "Arterial street or road." If the street at the end of the subdivision road is not considered a cul-de-sac, a waiver is requested from the requirement of 150' Radius at Center Line.

The Board voted to make a determination that the proposed subdivision road is a "Minor Road". The Board also made a determination that the circle at the end of the road is a cul-de-sac as defined by the Rules and Regulations. The Board determined that no waiver is necessary. However, the Board made the subsidiary determination that, if the roadway is subsequently found to be neither a minor road or cul-de-sac, the Applicant's waiver request is granted.

Town of Brewster, Historic District Committee

A small portion of the site is in the Town of Brewster, Old King's Highway Historic District. This partion is the area off of Tubman Road (approximately 500') that is the "pankandle" and has the subdivision road. Habitat request a waiver from the applicability of historic review and the requirement to file for and receive a Certificate of Appropriateness.

The Board determined that this waiver is not required to allow the construction of the proposed structures. The Board also determined that if it is subsequently determined that waiver of the Historic District designation is required to allow the construction of the structures outside of the Historic District, then such waiver is granted. However, the Board granted no waivers authorizing the construction of structures within the Historic District.

Town of Brewster Board of Health

Project complies with all local substantive Board of Health Regulations. Walveys are requested from fees.

The Board of Wealth voted to waive their fees. The Board adopts the Board of Health waiver decision hereto.

Town of Brewster Stormwater By-Law (proposed)

Waiver requested from applicability of the proposed Stormwater by-law. Project complies with best management practices for stormwater control and the developer and our development team will use best efforts to adhere to the intent of the proposed regulations when practical.

The Brand determined that no waiver of the Town of Brewster Stormwater Bylaw is required, as the Bylaw was not in effect at the time the Applicant's comprehensive permit application was filled.

Comprehensive Permit Rules of the Zoning Board of Ageals, Brewster, Massachusetts

Waiver is requested from strict compliance with Section 3.01.

Rabitat for Humanity submits our "Comprehensive Pennit Plan" to satisfy the requirements of a report on existing site conditions, a preliminary site development plan, a preliminary utilities plan and a preliminary subdivision plan. Before closing of the Zoning Board Hearing Habitat will provide plans showing more detail on road construction, stormwater management and grading, as well as a final subdivision plan.

The Board accepted the preliminary plans as submitted, and veted to address any additional requirements via review of the Final Plans.

Habitat for Numanity submits our architectural drawings and will provide drawings signed by a registered architect prior to the close of the Zoning Board Hearing.

The Board accepted the preliminary plans as submitted, and voted to address any additional requirements via review of the Final Plans.

Walver is requested from Section 3.02. Habitat for Humanity request a waiver from the \$1,000 Filing Fee.

See Board of Selectmen waiver section.

Waiver is request from section 4.00. Habitat for Humanity requests a waiver from the Consultant/Technical Review Fee.

The Board did not elect to charge a peer review consultant fee, as all review was done by Town staff with assistance from the Cape Cod Commission.

Fee Waivers – Under M&L Chapter 40%, the Zoning Board has the authority to grant fee waivers. Habitat typically requests waivers from local fees such as Bullding Department, Health Department and Fire Department. Habitat respectfully requests the Zoning Board of Appeals waive all local fee payments to the Town of Brewster, including the Comprehensive Permit Application filing fee, and the Comprehensive Permit Technical/Consulting Fee. As Habitat for Humanity provides 100% of our projects as affordable, and not just the required 25%, we look to our Towns to help us make our builds financially feasible. Town fee waivers is an important component of this. In the alternative, at the Board's preference and request, Habitat would approach the Selectmen to approve these waivers.

In addition to the above list, Habitat for Humanity of Cape Cod, Inc. requests waivers from any and all local provisions that would prohibit or impede development of the project as submitted, and reserves the right to add to the above list of waivers as needed.